GOVERNMENT OF INDIA
FINANCE
LOK SABHA

UNSTARRED QUESTION NO:2267
ANSWERED ON:10.03.2006
KISAN CREDIT CARD
Danve Shri Raosaheb Patil;Khanna Shri Avinash Rai;Patil Shri Balasaheb Vikhe

Will the Minister of FINANCE be pleased to state:

(a) the number of Kisan Credit Cards issued by various banks during the last three year, State-wise;

(b) the number of Kisan Credit Cards operationalised;

(c) the amount sanctioned and disbursed through Kisan Credit Cards by the nationalised banks during the last three years, year-wise;

(d) the manner in which the amount disbursed during the financial year 2004-05 and 2005-06; and

(e) the steps taken to facilitate more and more use of Kisan Credit Cards ?

Answer

MINISTER OF THE STATE IN THE MINISTRY OF FINANCE (SHRI PAWAN KUMAR BANSAL)

(a),(b)&(c): The cumulative total number of KCCs issued to farmers by all agencies as on 31st December 2005 was 5.60 crore. State-wise details of Kisan Credit Cards(KCCs) issued by Cooperative Banks, Regional Rural Banks and Commercial Banks during the last three years i.e. 2002-03, 2003-04 and 2004-05 are furnished in Ancexure-I, II and III respectively.

(d) : KCC limit is in the nature of revolving cash credit facility involving any number of drawals and repayments within the limit prescribed.

(e) : With a view to facilitate more and more use of Kisan Credit Card and to make available all the credit requirement of the farmers under a single window, the scope of KCC has been widened to cover term loans/working capital loans for agriculture and allied activities including a reasonable component to meet the consumption needs also. Accordingly, banks have been advised to issue KCC to all eligible farmers including oral lessees, tenant farmers and share croppers. Banks have been further advised to route crop loans only through KCC and give wide publicity to the sector.

Annexure-I

Kisan Credit Card Sctw me - Progress as on 31 March 2003 (Statewise- Cooperative Bank, RRBs & Commercial Banks)

Sr. No.	State/UT	Cooperative Banks		Regional Rural Banks		Commercial Banks		Total	
		No. of Cards issued	Amt sanctd	No. of Cards issued	Amt sanctd	Cards Issued	Amt sanctd	Cards issued	Amt sanctd
1	Andhra Pradesh	22	230516	160543.44	16	209692	59467.84	45588S	96538.20
896096	316549.48								
2	Assam	1	560	54.4	5	7327	1396.46	34679	3006.22
42566	4457.08								
3	Aruhachal Pradesh	1	191	21.20	1	48	1.05	1835	150.46
2074	172.71								
4	Bihar	25	172716	13325.74	16	9330	1201.50	79993	18631.87
262095	33159.11								
5	Gujarat	18	305319	178509.32	9	36440	18739.38	113S44	30419.77
455403	227668.47								
6	Goa$	1	1337	218.66	0	0	0.00	603	346.78
1940	565.44								
7	Haryana	19	291690	96902.10	4	22593	12591.00	72287	41744.03
386570	151237.13								
8	Hlmachal Pradesh	3	1393	1309.31	2	516	90.05	23213	5380.91
25122	6780.27								
9	Jammu & Kashmir	4	4531	513.10	3	1078	822.14	801	185.95
6410	1521.19								
10	Karnataka	19	174500	37433.53	13	98722	52304.67	157413	67815.51
430635	157553.71								
11	Kerala	14	179065	32569.22	2	24273	6886.16	152447	34285.96
355785	73741.34								
12	Madhya Pradesh	38	383773	225201.42	19	40120	6300.84	83756	34281.11
507649	265783.37								
13	Maharashtra	29	621069	365814.99	10	35515	6888.05	186817	60453.54
843401	433156.58								
14	Meghalaya#	1	120	12.25	1	46	4.17	1927	209.44
2093	225.36								
15	Mizoram #	1	920	46.01	1	61	0.81	519	21.16
1500	67.98								
16	Manipur#	0	0	0	1	0	0	1458	210.39
1458	210.39								
17	Nagaland#	1	284	5.44	1	55	4.60	1012	60.10
1351	70.14								
18	Ortssa	17	395890	35876.11	9	29335	2037.32	81516	9691.32
506741	47604.75								
19	Punjab	19	65741	67164.82	5	16958	7881.92	114565	66164.5
197364	141211.30								
20	Rajasthan	26	52812	108155.67	14	34357	20488.59	97245	43823.47
184414	172467.73								
21	Sikkim #$	1	265	25.41	0	0	0	361	55.54
626	80.95								

22 Tamil Nadu 22 312716 87486.41 3 23791 2092.25 268814 54869.53 605321 144448.19
23 Tripura 1 332 36.11 1 1216 26.12 3043 200.36 4591 262.59
24 Uttar Pradesh 50 1142267 122596 36 340403 91262.16 550955 134819.30 2033625 348677.46
25 West Bengal 19 83029 13660.93 9 10311 1265.98 113909 15886.55 207249 30813.46
26 A & N Island 1 534 47.95 0 0 0 81 14.25 615 62.20
27 Chandigarh #$ 0 0 0 0 0 0 0 0.00 0 0.00
28 Daman & Nicobar 0 0 0 0 0 0 0 0.00 0 0.00
29 New Delhi # 1 98 40.00 0 0 0 337 214.26 435 254.26
30 D & N Havpli 0 0 0 0 0 0 4 5.56 4 5.56
31 Lakshdweap 0 0 0 0 0 0 34 9.56 34 9.56
32 Pondicherrv #$ 1562 260.171 0 0 0 1947 412.63 3509 672.80
33 Jharkhand 9 3294 5841.09 6 6 4967 616.63 24884 3424.02 33145 9883.74
34 Chattisgarh 7 115116 22270.12 5 14268 2228 21875 5365.47 151259 29663.59
35 Uttaranchal 9 37283 8181.98 4 2478 943.11 32925 10025.34 72686 19150.43
TOTAL 380 4578923 1584122.90 196 963950 295542.80 2680893 738723.12 8223766 2618388.82

No of banks implementing the Scheme
Note # SCB functons as CFA
@ No Cooperative Banks in these UTs.
Amount sanctioned data provisional
$ No RRB in these States/UTs.

Annexure - ll

Kisan Credit Card scheme - Progress as on 31 March 2004 (Statewise- Cooperative Bank , RRBs & Commercial Banks)

(Rs. lakh)

Sr. No.	State/UT	Cooperative Banks		Regional Rural Banks		Commercial Banks		Total	
		No. of Cards issued	Amt sanctd	No. of Cards issued	Amt sanctd	Cards Issued	Amt sanctd	Cards issued	Amt sanctd
1	Andhra Pradesh	22	36346	1409	16	252205	2546.7	632852	135217.02	921403	139173
2	Assam	1	930	86	5	11421	1064.13	42330	3880.93	54681	5031
3	Arunachai Pradesh #	1	283	57	1	385	87	2592	212.34	3260	3561
4	Bihar	25	339641	33240	18	38908	9350	102071	23324.91	480620	65916
5	Gujarat	18	127036	176109	9	13144	13923	106233	31840.23	246413	221872
6	Goa	1	954	224	0	0	0	865	393.32	1819	617
7	Haryana	19	149602	5374V	4	37363	27266	81542	58761.89	268507	139769
8	Himachal Pradesh	3	7177	Tf86l	2	2447	1211	27608	7331.64	37232	9728
9	Jammu & Kashmir	4	3267	1036	3	1584	280	671	168.82	5522	1484
10	Karnataka	19	291557	71370	13	96739	55170	167343	74026.75	555639	200566
11	Kerala	14	214243	37773	2	38216	14284	140509	40352.12	392968	92409
12	Madhya Pradesh	38	10680581	42862	19	6B487	9130	133651	59019.94	1270196	111012
13	Maharashtra	29	130294	264928	10	730	16419	169434	60015.64	300458	341363
14	Meghalaya	1	901	114	1	3451	249.53	4129	297.68	8481	661
15	Mizoram #	1	23	10	1	222	41.13	1124	88.79	1369	140
16	Manipur#	0	427	47	4	609	35	2094	325.71	3130	408
17	Na9aland #	1	337	5	1	218	28	1911	107.78	2466	140
18	Orissa	17	400436	16557	9	52237	11103	84027	12764.91	536700	40424
19	Punjab	19	189621	22104	5	7374	16371	126286	91774.54	152622	130249
20	Rajasthan	26	397944	36125	14	36986	23114.78	142596	67119.43	577526	126359
21	Sikkim #$	1	602	88	0	0	0	542	64.18	1144	152
22	Tamil Nadu	22	20776	8250	3	14272	197	322698	64918.91	357746	73365
23	Tripura #	1	414	82	1	2920	485.45	4995	594.18	8329	1161
24	Uttar Pradesh	50	1216276	80932	36	499514	33596	567980	161438.19	2283770	275966
25	West Bengal	19	290657	58731	9	49400	17498	137645	17114.17	477702	93343
26	A & N island #$	1	329	33	0	0	0	67	15.34	396	49
27	Chandigarh #$	0	0	0	0	0	0	1	5	1	5
28	Daman & Diu @$	0	0	0	0	0	0	0	0	0	0
29	New Delhi ##	1	153	128	0	0	0	424	315.02	577	443
30	D & N Haveii@$	0	0	0	0	0	0	3	3.5	3	4
31	Lakshdweep@$	0	0	0	0	0	0	80	28.95	80	29
32	Pondicherry #$	1	350	51	0	0	0	2262	483.71	2812	535
33	Jharkhand	9	6452	766	6	14955	229	36424	5071.87	57831	6067
34	Chhattisgarh	7	103939	54885	5	27658	4928.83	24344	5501.87	155941	85316
35	Uttaranchal	9	49670	22612	4	2844	1276	26775	10527.49	79489	34415
TOTAL		380	4878236	985541	196	1274289	259882	3094108	933106.77	9246633	2178529

Note
SCB functions as CFA.
@ No Cooperative Banks in these UTs.
$ No RR3 in these States/UTs.
No. of banks implementing the Scheme
Amount sanctionecl data provisional

ANNEXURE-III

Kisan Credit Card Scheme - Progress as on 31 March 2005 (Statewise- Cooperative BanK , RRBs & Commercial Banks)

Sr. No.	State/UT	Cooperative Banks		Regional Rural Banks		Commercial Banks		Total	
		No. Cards issued	Amt sanctd	No. Cards issued	Amt sanctd	Cards Issued	Amt sanctd	issued	sanctd
1	Andhra Pradesh	22	16	301128	47039	1281352	286686	1582480	333725
2	Assam	1	1375	114	5	18675	2674	63366	8878	83416	11666
3	Arunachal Pradesh #	1	225	56	1	304	31	3816	613	4345	700
4	Bihar	25	16	89859	23462	141922	35767	231781	59229
5	Gujarat	18	63759	318605	9	18265	32225	127734	48205	209758	399035
6	Goal	1	177	54		1954	791	2131	345
7	Haryana	19	28148	104742	4	47999	38949	32294	76488	158441	220179
8	Himachal Pradesh	3	5913	2825	2	7464	1517	18814	6988	3219	11330
9	Jammu & Kashmir	4	10286	1396	3	1716	894	676	243	12676	2533
10	Karnataka	19	41268	68690	13	141866	41860	223455	116061	406589	226631
11	Kerala	14	130059	48602	2	53957	16185	134883	43145	318899	107932
12	Madhya Pradesh	38	529710	120747	19	52819	42253	176919	101813	759448	?64813
13	Maharashtra	29	323558	457067	10	46048	253	221117	78741	590723	536061
14	Meghalava#	1	840	89	1	1043	252	9000	839	10893	1180
15	Mizoram #	1	61	13	1	779	204	2655	507	3495	724
16	Maniour #	1		1	155	74	5614	1010	5769	1084
17	Naqaland	1	578	15	1	376	17	3323	487	427	519
18	Orisss	17	351109	87901	9	86586	10713	134910	24358	602605	122972

19 Punjab 19 25650 76229 11522 3711 115071 113106 152243 193046

20 Rajasthan 26 592946 166276 14 67254 83039 215018 111740 875218 351055

21 Sikkim #$ 1 418 13 1020 198 1438 211

22 Tamil Nadu 22 185038 52043 3 25711 4291 403892 106113 614641 162447

23 Tripura # 1 465 77 1 4373 455 5577 813 10415 1345

24 Uttar Pradesh 50 733177 3663 36 558907 3264 706294 240960 1998378 247887

25 West Bengal 19 25318C 47413 9 69746 13209 175168 36278 498094 96900

26 A&N Island #$ 1 7B2 155 120 27 902 182

27 Chandiqarh #$ 928 164 928 164

28 Daman & Diu @#

29 New Delhi #$ 1 124 68 1015 589 1139 657

30 DSN Haveli @$ 3 1 3 1

31 Lakshdweep @$ 75 32 75 32

32 Pondicherry #$ 1 1284 212 4094 13511 5378 1563

33 Jharkhand 9 1214D 622 6 78769 7458 67563 8884 158472 16964

34 Chhattisqarh 7 181813 1242 5 38273 8167 31858 9096 251944 18505

35 Uttaranchal 9 51700 738 4 5433 1051 34064 14603 91197 16392

TOTAL 381 3555783 1559667 196 1729027 383267 4395564 1475577 9680374 3418511

Note : # SCB functions as CFA.
$ No. of RRB in these states and UTS
@ No of Cooperative Batiks in these UTs. S No RRB in ihese StatesJTs
No. of banks implementing the Scheme Tfy/UTT
Data for Co-op under reconciliation Amount sanctioned data provisional